

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE

SAUDDY NOEMI HERNANDEZ ONEILL
JOAN LAUREANO COLON

DEBTORS

* BKRTCY. NO. 19-06674/EAG
*
* CHAPTER13
*
*

DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULE "J"
OFFICIAL FORM 106J

TO THE HONORABLE COURT:

COME NOW, SAUDDY NOEMI HERNANDEZ ONEILL and JOAN LAUREANO COLON, the Debtors in the above captioned case, through the undersigned attorney, and very respectfully state and pray as follows:

1. The Debtors are hereby submitting *Amended Schedule "J"*, dated February 5, 2024, herewith and attached to this motion.
2. The *Amended Schedule "J"* is filed to inform the Debtor's actual expenses, in the above captioned case.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtors and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 5th day of February, 2024.

/s/Roberto Figueroa Carrasquillo

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC

ATTORNEY FOR the DEBTORS

PO BOX 186 CAGUAS PR 00726

TEL NO 787-744-7699; 787-963-7699

Email: rfc@rfigueroalaw.com

Fill in this information to identify your case:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL

Debtor 2 JOAN LAUREANO COLON
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:19-bk-6674
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☐ No

☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 85.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 187.00
6b. Water, sewer, garbage collection	6b. \$ 84.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 245.50
6d. Other. Specify: Gas	6d. \$ 35.00
7. Food and housekeeping supplies	7. \$ 180.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 65.00
10. Personal care products and services	10. \$ 75.00
11. Medical and dental expenses	11. \$ 42.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 260.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 65.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify:	15d. \$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify:	17c. \$ 0.00
17d. Other. Specify:	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify:	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. Other: Specify:	21. +\$ 0.00
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ 1,323.50
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 1,448.87
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 2,772.37
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 3,936.37
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 2,772.37
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 1,164.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

Fill in this information to identify your case:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
Debtor 2 JOAN LAUREANO COLON
(Spouse, if filing)
United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO
Case number 3:19-bk-6674
(If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Your Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Do you and Debtor 1 maintain separate households?

☐ No. Do not complete this form.
☒ Yes

2. Do you have dependents? ☒ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 2

Dependent's age

Does dependent live with you?

☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 424.00

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance

4a. \$ 0.00
4b. \$ 0.00

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
Debtor 2 JOAN LAUREANO COLON

Case number (if known) 3:19-bk-6674

4c.	Home maintenance, repair, and upkeep expenses	4c.	\$	80.00
4d.	Homeowner's association or condominium dues	4d.	\$	0.00
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
6a.	Electricity, heat, natural gas	6a.	\$	95.00
6b.	Water, sewer, garbage collection	6b.	\$	60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	220.00
6d.	Other. Specify: Gas	6d.	\$	20.00
7.	Food and housekeeping supplies	7.	\$	250.87
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	0.00
10.	Personal care products and services	10.	\$	34.00
11.	Medical and dental expenses	11.	\$	85.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	150.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	30.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	\$	0.00
15b.	Health insurance	15b.	\$	0.00
15c.	Vehicle insurance	15c.	\$	0.00
15d.	Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you. Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21.	Other: Specify:	21.	+\$	0.00
22.	Your monthly expenses. Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.		\$	1,448.87

23. Line not used on this form.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL
First Name Middle Name Last Name

Debtor 2 JOAN LAUREANO COLON
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:19-bk-6674
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ SAUDDY NOEMI HERNANDEZ ONEILL
SAUDDY NOEMI HERNANDEZ ONEILL
Signature of Debtor 1

Date February 5, 2024

X /s/ JOAN LAUREANO COLON
JOAN LAUREANO COLON
Signature of Debtor 2

Date February 5, 2024

Label Matrix for local noticing
0104-3
Case 19-06674-EAG13
District of Puerto Rico
Old San Juan
Mon Feb 5 09:17:04 AST 2024

POPULAR AUTO LLC
PO BOX 366818
SAN JUAN, PR 00936-6818

Banco Popular de Puerto Rico
Bankruptcy Department
PO Box 366818
San Juan, PR 00936-6818

Citibank, N.A.
5800 S Corporate Pl
Sioux Falls, SD 57108-5027

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

FIRST BANK
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION -CODE 248
PO BOX 9146, SAN JUAN PR 00908-0146

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Money Express
PO Box 9146
San Juan, PR 00908-0146

Syncb/Rooms to Go
C/o
PO Box 965036
Orlando, FL 32896-5036

Synchrony Bank
c/o of PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

BANCO POPULAR DE PUERTO RICO, SERVICER FOR F
C/O SARLAW LLC
BANCO POPULAR CENTER, SUITE 1022
209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918-1002

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

CICA Collection Agency, Inc
PO Box 12338
San Juan, PR 00914-0338

(p)PUERTO RICO TELEPHONE COMPANY DBA CLARO PR
PO BOX 360998
SAN JUAN PR 00936-0998

Discover Fin Svcs LLC
PO Box 15316
Wilmington, DE 19850-5316

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Syncb/Car Care Pep Boy
C/o
PO Box 965036
Orlando, FL 32896-5036

Syncb/Walmart
PO Box 30281
Salt Lake City, UT 84130-0281

Thd/Cbna
PO Box 6497
Sioux Falls, SD 57117-6497

(p)RODRIGUEZ FERNANDEZ LAW OFFICE LLC
ATTN ISLAND PORTFOLIO AS SERVICER OF FAIRWAY
P O BOX 361110
SAN JUAN PR 00936-1110

BANCO POPULAR DE PUERTO RICO
SERVICER FOR FREDDIE MAC
PO BOX 362708(762)
SAN JUAN PR 00936-2708

Capital One Bank (USA), N.A.
by American InfoSource as agent
PO Box 71083
Charlotte, NC 28272-1083

DEL VALLE RODRIGUEZ LAW OFFICES PSC
LCDO JOSE RAFAEL DEL VALLE RODRIGUEZ
PO BOX 10590
SAN JUAN, PR 00922-0590

EASTERN AMERICA INSURANCE CO
PO BOX 9023862
SAN JUAN PR 00902-3862

Island Finance
PO Box 71504
San Juan, PR 00936-8604

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146 SAN JUAN PR 00908-0146

Syncb/Jc Penney Pr
PO Box 965007
Orlando, FL 32896-5007

Syncb/tjx Cos
PO Box 965015
Orlando, FL 32896-5015

UNIVERSIDAD CENTRAL DE BAYAMON
PO BOX 1725
BAYAMON, PR 00960-1725

JOAN LAUREANO COLON
RR6 BOX 6936
TOA ALTA, PR 00953-9320

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

MONSITA LECAROS ARIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

SAUDDY NOEMI HERNANDEZ ONEILL
RR6 BOX 6936
TOA ALTA, PR 00953-9320

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

ISLAND PORTFOLIO SERVICES LLC AS SERVICER OF
PO BOX 361110
SAN JUAN, PR 00936

Claro
PO Box 360998
San Juan, PR 00936-0998

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114-0326

(d)Island Portfolio Services, LLC as servicer
PO BOX 361110
San Juan PR 00936

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Popular Auto
PO Box 366818
San Juan, PR 00936-6818

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35